

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

b18180

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In Re

Case No. 15-44708-nhl

NAJIB NAZAMY,

CHAPTER 13 PLAN

Debtor
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1. The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor shall pay to the trustee for a total period of 60 months the following:

Commencing November 15, 2015 through and including October 15, 2020, the sum of \$200.00 monthly for a period of 60 months.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. 507.

(b) Barton P. Levine, Esq. to be paid \$2,500.

(c) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES AND INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR.

Each secured creditor (i.e. mortgage, vehicle or other secured), as listed in the Debtor's schedules, shall be paid through this plan as follows:

Debtor intends to register for the Bankruptcy Court's Loss Mitigation Program in connection with the Debtor's first mortgage obligation covering premises 154-39 28th Avenue, Flushing, New York 11354, which mortgage is held by OneWest. During the pendency of the Loss Mitigation Program, Debtor shall pay the existing post-petition mortgage payments. Debtor is seeking to have the existing first mortgage loan modified, so as to add the loan arrears to the principal balance of the loan and obtain a reduced monthly loan payment.

The Claim of TD Bank, which holds a home equity loan, shall be avoided and treated as an unsecured creditor in accordance with its Claim.

(d) Subsequent and/or concurrently with distribution to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows: **PRO RATA distribution to all timely filed proofs of claim of not less than 0%.**

3. All lease agreements are hereby assumed, unless specifically rejected as follows

None

4. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2(d), less than one hundred percent (100%), the debtor shall provide the Trustee with signed copies of filed federal and state tax returns for each year no later than May 15th of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

Title to the debtor(s) property shall revert in the debtor upon completion of the plan or dismissal of the case, unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1,500 without the written consent of the Chapter 13 Trustee or the Court.

Dated: November 10, 2015

s/Najib Nazamy
Najib Nazamy

LAW OFFICE OF BARTON P. LEVINE

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